

**Snell & Wilmer**

LLP

LAW OFFICES

One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070  
www.swlaw.com

RECEIVED  
CENTRAL FAX CENTER

JAN 05 2006

PHOENIX, ARIZONA  
TUCSON, ARIZONA  
IRVINE, CALIFORNIA  
SALT LAKE CITY, UTAH  
DENVER, COLORADO  
LAS VEGAS, NEVADA

**FACSIMILE TRANSMISSION**

DATE: January 5, 2006

TIME IN:  
TIME OUT:

TO:

Name	Fax Number	Phone Number
Mail Stop AMENDMENT Commissioner for Patents	571-273-8300	

FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/712,743

## MESSAGE:

Amendment and Reply (15 pgs.)

Thank you.  
Howard Sobelman

Please confirm receipt of this facsimile.

ORIGINAL DOCUMENT: Will not be sent

NUMBER OF PAGES (Including Cover): 16 pgs

CONFIRMATION NO.:

CLIENT MATTER NO.: 49335.0400

PLEASE RETURN TO: Debbie Mier  
15s04

PERSONAL FAX: No

REQUESTOR: Howard  
Sobelman

DIRECT LINE: 602-382-6228

IF YOU HAVE NOT PROPERLY RECEIVED THIS TELECOPY, PLEASE CALL US AT (602) 382-6075.  
OUR FACSIMILE NUMBER IS (602) 382-6070.

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS ATTORNEY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE TO DELIVER IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE, AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.

**BEST AVAILABLE COPY**

RECEIVED  
CENTRAL FAX CENTER

JAN 05 2006

Certificate of Transmission under 37 C.F.R. § 1.8

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-8300 and is addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: January 5, 2006By: Rebecca O. Min**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Patnode, et al.	Docket No.:	49335.0400
Serial No.:	09/712,743	Examiner:	Yasin M. Barqadle
Filed:	November 14, 2000	Group Art Unit:	2153
Title:	SYSTEM AND METHOD FOR CREATING FINANCIAL ADVICE APPLICATIONS	Confirmation No.:	9259

**AMENDMENT AND REPLY**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated October 7, 2005, of which this Reply is filed within the shortened three month statutory period for reply, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.

AMPF No. IP199900773  
1764257.2